

FORM PTO-1449  
(Rev. 7-80)

U.S. Department of Commerce  
Patent and Trademark Office

ATTY. DOCKET NO.  
011151

SHEET 1 OF 4  
SERIAL NO.  
09/921,629

LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

APPLICANT  
Adler, et al.

FILING DATE  
August 3, 2001

GROUP

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	IF APPROPRIATE
AB	AA	6,000,608	12-14-1999	Dorf			
BS	AB	5,960,411	09-28-1999	Hartman, et al.			
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	AL							
	AM							
	AN							
	AO							
	AP							

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

	AR		
	AS		
	AT		

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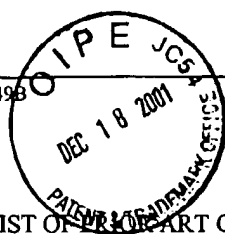
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RSB		CardWeb.com, Inc. - The Global Payment Card Information Network, <a href="http://www.cardweb.com/main.html">http://www.cardweb.com/main.html</a>	
		PayPal - The Way to Send and Receive Money Online, <a href="http://www.x.com/">http://www.x.com/</a>	
		Welcome to NextCard - The Easiest Way to Buy Anything Online!, <a href="http://www.nextcard.com/index1.shtml?UTID=31789833335530200...">http://www.nextcard.com/index1.shtml?UTID=31789833335530200...</a>	
		CobaltCard: The PrePaid Buying Card from American Express, <a href="http://www.cobaltcard.com/cobaltindex.html">http://www.cobaltcard.com/cobaltindex.html</a>	
		MasterCard Small Business Connections, <a href="http://www.mastercardintl.com/business/smallbiz/">http://www.mastercardintl.com/business/smallbiz/</a>	
		Common Electronic Purse Specifications (CEPS) - Visa-Visa Cash - What's new, <a href="http://www.visa.com/pd/cash/ceps.html">http://www.visa.com/pd/cash/ceps.html</a>	
		Maestro Debit Card, <a href="http://www.offshore-manual.com/MaestroDebitCard.html">http://www.offshore-manual.com/MaestroDebitCard.html</a>	
		American Express Personal Card, Financial, and Travel Products, <a href="http://www.americanexpress.com/homepage/personal.shtml">http://www.americanexpress.com/homepage/personal.shtml</a>	
		Discover Card, <a href="http://www.discovercard.com/">http://www.discovercard.com/</a>	
		Mondex, <a href="http://www.mondex.com/webcode/common/contents.asp?ID=45">http://www.mondex.com/webcode/common/contents.asp?ID=45</a>	
		RPPS   Learn More, <a href="http://www.mastercardintl.com/rpps/solutions.html">http://www.mastercardintl.com/rpps/solutions.html</a>	

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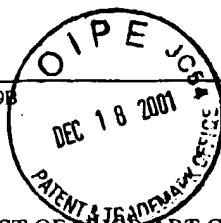
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BBB		Payment Processing: A Beginners Guide - <a href="http://ecommerce.about.com/library/weekly/aa031000a.htm?terms=...">http://ecommerce.about.com/library/weekly/aa031000a.htm?terms=...</a>	
		RPPS Mastercard Remote Payment and Presentment Service - <a href="http://www.mastercardintl.com/rpps">http://www.mastercardintl.com/rpps</a>	
		MasterCard International Press office - <a href="http://www.mastercardintl.com/about/press/factshee.html">http://www.mastercardintl.com/about/press/factshee.html</a>	
		Visa USA   Personal   Visa Cards - <a href="http://www.usa.visa.com/personal/cards/index.html">http://www.usa.visa.com/personal/cards/index.html</a>	
		MarketResearch.com - Financial Services - Credit/Smart Cards - <a href="http://www.marketresearch.com/browse.asp?categoryid=426">http://www.marketresearch.com/browse.asp?categoryid=426</a>	
		HARTIGAN, JOHN, RUSEK, SUSAN and FORLENZA, SAM, "Sunny Buffalo MBA Students on Mondex, October '97 - <a href="http://wings.buffalo.edu/academic/departments/som/isinterface/mondex">http://wings.buffalo.edu/academic/departments/som/isinterface/mondex</a>	
		EDWARDS, CHRISTINE A., "Horizontal Issues Relating to Networks in the Credit and Charge Card Industry, December 1, 1995 - <a href="http://www.ftc.gov/opp/global/caefc.htm">http://www.ftc.gov/opp/global/caefc.htm</a>	
		"Emerging Electronic Methods for Making Retail Payments - Stored-Value Cards" - <a href="http://woodrow.mpls.frb.fed.us/syllloge/cbo2.html">http://woodrow.mpls.frb.fed.us/syllloge/cbo2.html</a>	
		"Comparative Review of Laws and Voluntary Codes Relating to Certain Aspects of Consumer Protection in Electronic Commerce", <a href="http://www.piac.ca/newpage21.htm">http://www.piac.ca/newpage21.htm</a>	
		About - The Human Internet - <a href="http://www.about.com/">http://www.about.com/</a>	
		WOLVERTON, TROY, "Priceline.com Files Suit Against Microsoft", October 13, 1999 - <a href="http://news.cnet.com/news/0-1007-200-851952.html">http://news.cnet.com/news/0-1007-200-851952.html</a>	

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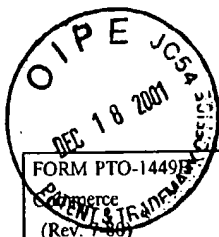
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BS		LUENING, ERICH, "Amazon Wins First Round in Barnesandnoble.com Suit", December 2, 1999 - <a href="http://news.cnet.com/news/0-1007-200-1476392.html">http://news.cnet.com/news/0-1007-200-1476392.html</a>	
		JUNNARKAR, SANDEEP, "Marketing Rival Sues to Quash DoubleClick Patent", May 18, 2000 - <a href="http://news.cnet.com/new/0-1005-200-1894013.html?tag=st.ne.1007-2">http://news.cnet.com/new/0-1005-200-1894013.html?tag=st.ne.1007-2</a>	
		JUNNARKAR, SANDEEP, "Amazon Sues Barnesandnoble.com Over Patent", October 22, 1999 - <a href="http://news.cnet.com/news/0-1007-200-922281.html">http://news.cnet.com/news/0-1007-200-922281.html</a>	
		CLARK, TIM, "Are E-Commerce Patents Patently Absurd?", February 5, 1999 - <a href="http://news.cnet.com/news/0-1007-200-338350.html?tag=st.ne.ni.mbot">http://news.cnet.com/news/0-1007-200-338350.html?tag=st.ne.ni.mbot</a>	
		CLARK, TIM, "Who's Got the Patent?", February 5, 1999 - <a href="http://news.cnet.com/news/0-1003-200-332600.html?tag">http://news.cnet.com/news/0-1003-200-332600.html?tag</a>	
		Keysan Petty Cash Forms - <a href="http://www.keysan.com/ksu1258.htm">http://www.keysan.com/ksu1258.htm</a>	
		QuickBooks Technical Support - <a href="http://www.intuit.co.uk/support/fod/fod_1534.htm">http://www.intuit.co.uk/support/fod/fod_1534.htm</a>	

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